IN THE CLAIMS:

Please cancel claims 2, 4 and 14 without prejudice or disclaimer.

Please amend claim 1 as follows:

- 1. (Presently Amended) A greeting card comprising:
- a foldable greeting card portion having at least a front panel and a rear panel, with the panels

 being hingedly interconnected along a fold line but otherwise unattached to one

 another so that the greeting card portion is freely openable about the fold line.
- at least one of the panels having preprinted and personalized indicia thereon;
- of the panels having preprinted indicia thereon;
- a gift card having a coded portion with coded information thereon said gift card conecaling a personalized message on the panel having preprinted indicia; and
- coupling means for temporarily securing the gift card to one of the front and rear panels whereby the panels initially conceal the gift card from view when the greeting card portion is folded.
- said one of the panels to which the gift card is temporarily secured including preprinted indicia in an underlying relationship with the gift card so as to be concealed by the gift card until the gift card is removed.
 - 2. (Canceled)
- 3. (Original) A greeting card as set forth in claim 2, wherein at least one of said panels includes preprinted indicia corresponding to a particular occasion.

- 4. (Canceled)
- 5. (Original) A greeting card as set forth in claim 1, wherein the coupling means includes adhesive.
- 6. (Original) A greeting card as set forth in claim 1, wherein the coded portion includes a personal identification number corresponding to the gift card.
- 7. (Original) A greeting card as set forth in claim 1, wherein the coded portion includes scannable information.
- 8. (Original) A greeting card as set forth in claim 7, wherein the coded portion includes a magnetic strip.
- 9. (Original) A greeting card as set forth in claim 7, wherein the coded portion includes a bar code.
- 10. (Original) A greeting card as set forth in claim 7, wherein the coded portion includes a transponder.
- 11. (Original) A greeting card as set forth in claim 7, wherein the coded portion includes a transmitter.

- 12. (Original) A greeting card as set forth in claim 1, wherein the panel carrying the gift card includes a window positioned in registry with the coded portion.
- 13. (Original) A greeting card as set forth in claim 1, wherein each of the panels of the greeting card portion has a width and length and the gift card portion has a width and a length which is less than the width and length of either of the panels.

14. (Canceled)

Please add new claims 15-17 as follows:

- 15. (New) A greeting card as set forth in claim 1, wherein at least one of the panels presents an area adapted to permit a personalized inscription to be written thereon.
 - 16. (New) A greeting card comprising:
 - a foldable greeting card portion including a plurality panels, with adjacent ones thereof being hingedly interconnected along a fold line,
 - said panels being otherwise unsecured to one another so that the greeting card portion is freely openable about the fold line,
 - said greeting card portion presenting opposite, outwardly oriented front and rear faces when folded.
 - said front face being provided with preprinted indicia thereon corresponding with a particular occasion on which a gift is to be given,

said panels presenting interior faces that are oriented inwardly between the front and rear faces when the greeting card portion is folded, with at least one of the interior faces presenting an area adapted to permit a personalized inscription to be written thereon; and

a gift card having a coded portion with coded information thereon,

said gift card being removably secured to said at least one of the interior faces such that the gift card is concealed from view by at least the front face when the greeting card portion is folded.

17. (New) A greeting card comprising:

an openable greeting card portion including at least a front panel and a rear panel,

said front and rear panels presenting respective front and rear faces which are oriented outwardly in opposite directions when the greeting card portion is closed,

said front and rear panels presenting interior faces that are oriented inwardly between the front and rear faces when the greeting card portion is closed, with at least one of the interior faces having preprinted indicia thereon; and

a gift card having a coded portion with coded information thereon,

said gift card being removably secured to said at least one of the interior faces such that at least some of the preprinted indicia is in an underlying relationship with the gift card so as to be concealed by the gift card until the gift card is removed.